

Affordable Housing: Law, Policy and Practice

California's Planning Laws for Affordable Housing

**Cathy Creswell
State of California
Department of Housing & Community Development**



Local Housing Planning Framework

- State/Federal requirements for Local Housing Plans
- Housing Element Law
- Least Cost Zoning Law
- Redevelopment Law
- Second Unit Law
- State Density Bonus Law
- Anti-NIMBY law
- Article 34
- Fair Housing Law

Related Local Plans

- Housing Elements
- Redevelopment Implementation Plans
- Consolidated Plans (federal)

Strong State Role in Land Use re: Housing in California

- The California Legislature & courts have repeatedly indicated in statute & case law that housing is an issue of statewide concern.

Housing Element **Law**

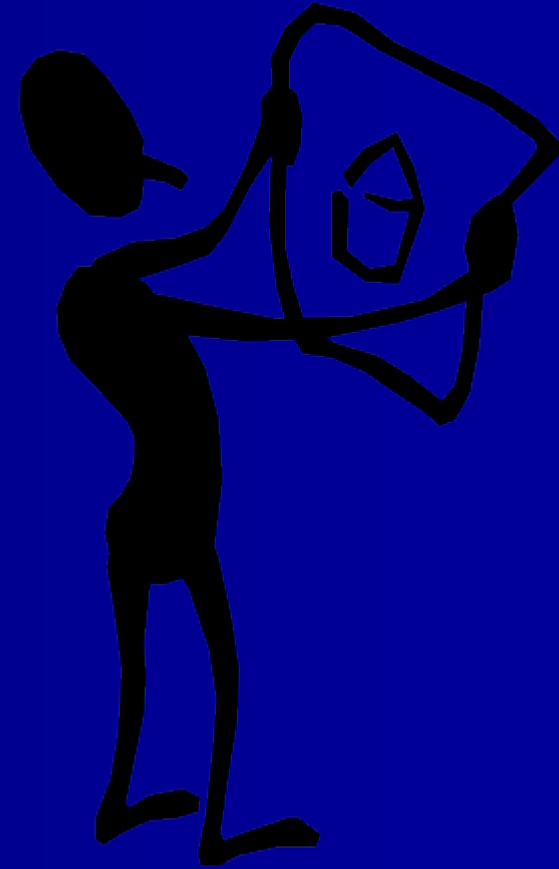
***Article 10.6 of
Government Code***

Housing Element: Key Statutory Provisions

- **Review of Previous Element and Public Participation**
- **Housing Needs Assessment: Existing and Projected Housing Needs**
- **Inventory of Resources including Land and Financing**
- **Potential Local Governmental Constraints**
- **Goals, Policies and Implementation Actions**

Review & Revision of Previous Element

- PROGRESS: Review results of previous policies, programs, and objectives
- EFFECTIVENESS: Analyze difference between projected goals and achievement
- APPROPRIATENESS: Describe program changes based on analysis



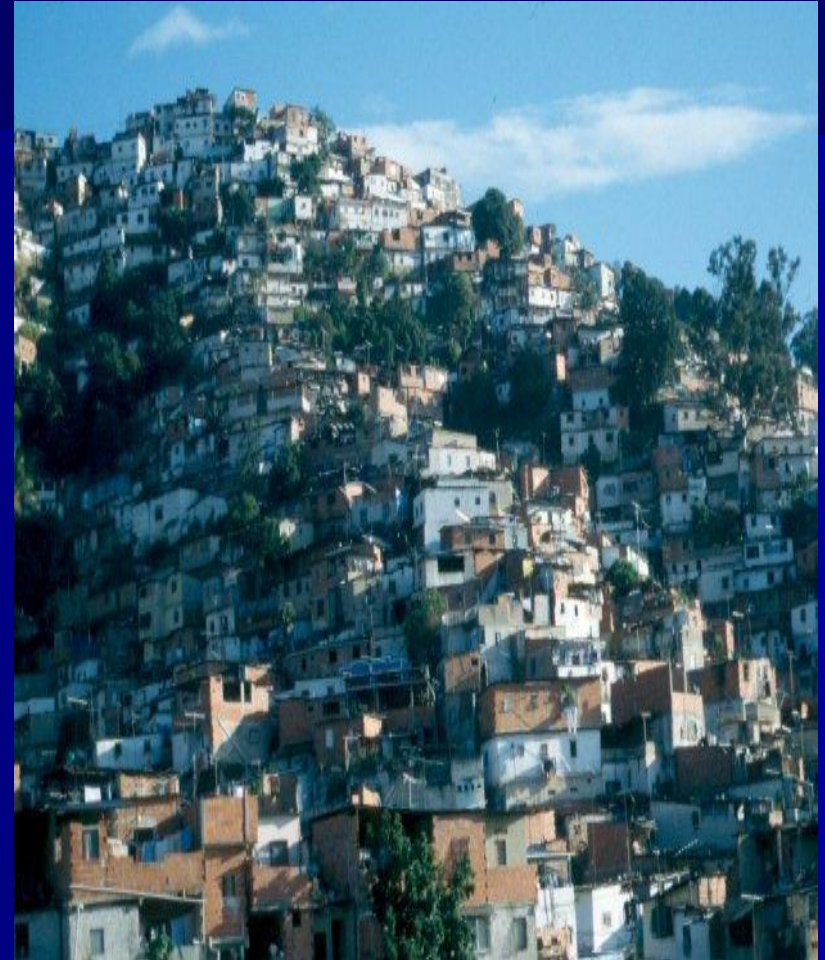
Public Participation

Local Government must make a diligent effort to achieve the public participation of all economic segments of the community.

- **Development of Housing Element**
- **Throughout the Update/Review Process**
- **Implementation of the Housing Element**

Housing Needs Assessment

- Population and Employment
- Regional Housing Need
- Household and Housing Characteristics
- Special Needs
- Energy Conservation
- Assisted Units At-risk of Converting to Market Rate

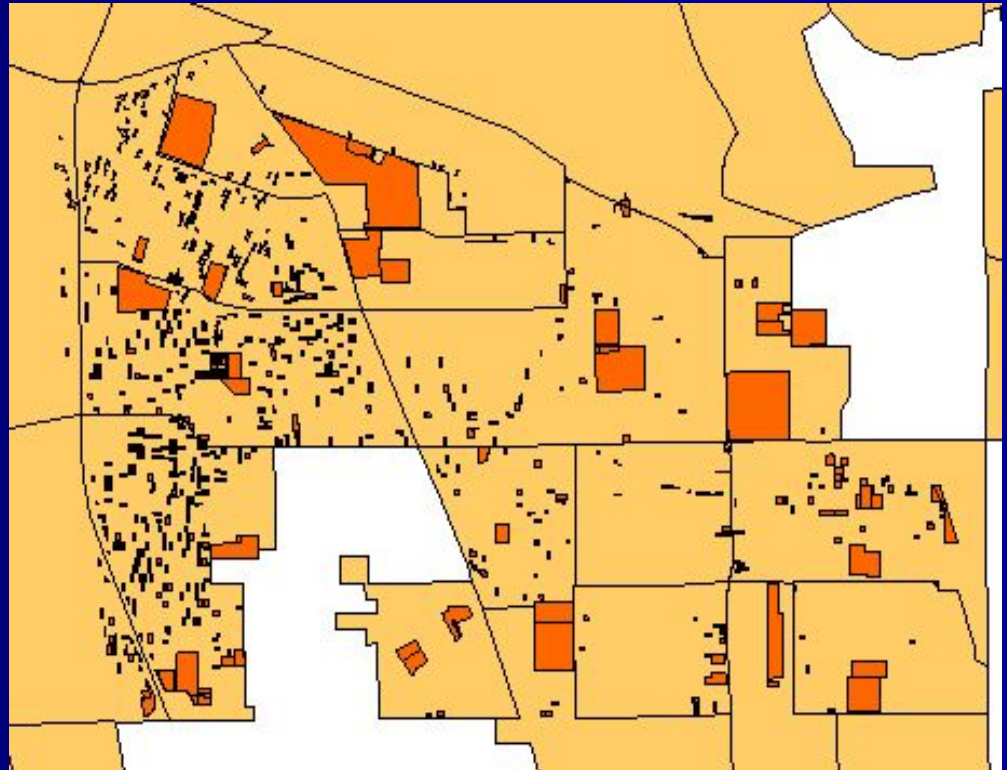


Recent Regional Housing Needs Process Changes (AB 2158)

- **Establishes state policy objectives and incorporates and balances broader public policy objectives including increasing the mix of housing types and promoting infill development.**
- **Making the RHNA process more transparent & accessible, especially for local governments, and by providing for input into the methodology development by the COGs.**
- **Promoting better coordination between housing and the regional transportation planning processes.**

Land Inventory

- Vacant Land
- Redevelopable Land
- Infill Potential
- Mixed Uses
- Transit-Oriented Development



Land Inventory

Property Listing: Capacity and Characteristics

- **Parcel Number or Unique Identifier**
- **Zoning and General Plan Designation**
- **Size**
- **Existing Uses for Non-vacant Sites**

Land Inventory Analysis:

Suitability and Availability

- **General description of any environmental constraints.**
- **Description of existing or planned water, sewer & other utilities, including the availability and access to distribution facilities.**
- **Map of sites** (For Reference Purposes Only).

Land Inventory Analysis

Realistic Capacity (GC 65583.2(c)(1&2))

- Capacity for each listed property by:
 1. Established minimum density or
 2. Based on analysis (Typically built densities or policies promoting built densities)
- Capacity must be adjusted for land use controls and site improvement standards

Land Inventory Analysis

Densities to accommodate housing for lower income households (GC Section 65583.2(c)(3)):

1. Analysis demonstrating the appropriateness of zone:
 - * Market Demand
 - * Financial Feasibility
 - * Trends within Zones, Or
2. Default Densities

Land Inventory Analysis:

Suitability and Availability of Non-Vacant Land

- Extent existing uses impede additional residential development.
- Development trends and market conditions.
- Regulatory or other incentives to encourage additional residential.

Land Inventory Analysis

Zoning for a Variety of Housing Types

- 1. Multifamily Rental**
- 2. Emergency Shelters**
- 3. Transitional Housing**
- 4. Farmworkers (Seasonal and Permanent)**
- 5. Factory Built/Manufactured Homes**
- 6. Mobile Homes**

Examples of Housing/Land Use Strategies

■ **Single Family Districts**

- ✓ Provide more small lot, secondary unit, duplex, and clustered opportunities.
- ✓ Keep agricultural parcels from becoming residential ranchettes.

■ **Multifamily Districts**

- ✓ Provide broad range of density options.
- ✓ Include some multifamily area in all new larger subdivisions.

■ **Neighborhood Center and Commercial Areas**

- ✓ Allow greater height and density close to shops, jobs, transportation.
- ✓ Provide attractive public spaces and access by pedestrians and cyclists.

• **All Districts**

- ✓ Include potential for affordable units in all areas.
- ✓ Emphasize good design & predictable process, minimum densities.

Compact Housing Models

1. **Compact Single Family Detached**
7 – 21 units per acre
2. **Single Family with Secondary Unit**
17-24 units per acre
3. **Multiple Units, Single Family Appearance**
8-22 units per acre
4. **Rowhouses**
10-40 units per acre
5. **Multifamily Walkup Flats and Apartments**
16-51 units per acre
6. **Multifamily Elevator Apartments**
21-236 units per acre

Planning for a Mix of Housing Types

	Los Angeles Region	Bay Area Region	Sacramento Region	San Diego Region
5-10 units per acre	 Laurel Walk, Brea	 Schoolhouse Court, Napa		
10-20 units per acre	 Ocean Park Coop, Santa Monica	 Page Mill Court, Palo Alto	 Aggie Village, Davis	 Pacific Village, Oceanside
20-30 units per acre	 City Walk, Brea	 Promenade, Pleasanton	 Tuscany Villas, Davis	 Martson Pt. Place, San Diego
30-50 units per acre		 Center City Plaza, Redwood City	 St. Francis, Sacramento	 Seabridge Apartment Villas, San Diego
50+ units per acre	 Capri, Santa Monica	 Cecil Williams Glide Community House, San Francisco	 Pensionne K, Sacramento	 Kettner Row, San Diego

Sources: Caltrans, HCD, Local Government Commission

Diversity in Manufactured Design



1 & 2 Story Designs



**Town homes (Harriet Lane)
City of West Sacramento**

Potential Governmental Constraints



- **Land Use Controls**
- **Building Codes and Their Enforcement**
- **Site Improvements**
- **Fees and Exactions**
- **Permit and Processing Procedures**
- **Impact on Housing for Persons with Disabilities**

Housing Programs

- Specific commitment to implement
- Timeframe/Deadline
- Agency Responsible

Housing Programs

- Adequate Sites
- Facilitate Development of Housing for Low & Moderate Income Households
- Remove/Mitigate Constraints
- Conserve/Improve Existing Stock
- Preserve Units at Risk
- Promote Equal Housing Opportunities

Housing Programs: Adequate Sites

- Identify sites to meet any portion of Regional Housing Need not addressed in the inventory: In total or by income level.
- Ensure sites to accommodate housing for farmworkers, emergency shelters and transitional housing.

Housing Programs: Adequate Sites

Program (GC Sections 65583(c)(1) and 65583.2(h)) Must:

1. Accommodate 100% of Remaining Lower Need.
2. Be By Right
 - No CUP, PUD or Other Discretionary Review Triggering “Project” under CEQA
 - Design Review is Allowed as Long as “Project” not Triggered under CEQA
3. Permit At Least 16 Units Per Site
4. Have a Minimum Density of 16 or 20 Units Per Acre
5. Accommodate At Least 50% of the Remaining Need on Residential-Only Sites

Other General Requirements

- Consistency with other general plan elements.
- Housing element submission to water and sewer providers and priority service to housing for lower income households (GC 65589.7).
- Reporting on housing in coastal zone.

Housing Element Updates Create Opportunities

- Increasing Residential Capacity and Variety of Housing Choices.
- Addressing special housing needs.
- Reviewing and Updating Local Ordinances.
- Identifying and Modifying Outdated Policies.
- Establishing and Maintaining Partnerships.
- Supporting and Promoting Efficient Land Use Patterns.
- Engage Community in Choice Dialogs.

Reporting

Annual Progress Reports on Housing Element

- Gov. Code Sec. 65400 requires cities and counties to annually report on their progress in implementing their housing element.
- Must submit reports to local legislative body, OPR and HCD.
- HCD regulatory process for reporting forms in 2006.

Federal Consolidated Plan Redevelopment Law

Other State Housing and Planning Laws

Other State Housing and Planning Laws

- **Redevelopment Law**
- **State Density Bonus Law (GC 65915)**
- **Second Unit Law**
- **Anti-NIMBY (GC 65589.5)**
- **No Net Residential Capacity Loss (GC 65863)**
- **Limited Conditional Use for Multifamily in Multifamily Zones**
- **Least Cost Zoning**
- **Article 34**
- **Fair Housing**

Redevelopment Law

RDA Requirements

1. Redevelopment Plan:

- Generally effective for 30 years
- Update required every 5 years
- Must be consistent with General Plan

2. Low-Mod Fund:

- Set-aside at least 20% of Property Tax Increment
- Increase, improve, & preserve supply of low & moderate income housing
- Replace low & moderate income housing destroyed as a result of a RDA project

RDA Project Area Housing Production Requirement

Project Area Units (Construction/Rehabilitation):

- **Agency Developed: 30% Inclusionary:**
At least 50% must be very-low income units
- **Non-Agency Developed: 15% Inclusionary**
At least 40% of must be very-low units
- **Owner Units: Remain Affordable for 45 years**
- **Renter Units: Remain Affordable for 55 years**
- **2 for 1 Unit Requirement for Outside a Project Area**

Low-Mod Funds Draft 04/05

- **Ending Equity: \$3 Billion**
- **Deposits: \$1.2 Billion** (\$700m is 20% set-aside)
- **Expenditures: \$960 Million**
 - **54% Affordable Units:**
 - *Acquisition: (19%)*
 - *Construction: (11%)*
 - *Rehabilitation: (8%)*
 - *Preservation/Subsidies/Other: (16%)*
 - **32% Debt Service**
 - **14% Planning & Administration**

Low-Mod Funds Draft 04/05

- **Households Assisted: 20,536**
 - *Very-Low: 9,118 (44%)*
 - *Low: 6,073 (30%)*
 - *Moderate: 1,943 (10%)*
 - *Other HHs by Other Funds: 3,402 (16%)*

Density Bonus Law

State Density Bonus Law

Government Code Section 65915

- **Requires local governments to provide density increases and reduce regulatory barriers to housing to promote supply and affordability**
- **SB 1818 Changes**
 - **Lowers Eligibility Criteria**
 - **Adds Seller Recapture for Moderate Income**
 - **Prescribes the Number of Incentives and Concessions**
 - **Creates a Sliding Scale Density Bonus based on Affordability**
 - **Establishes Parking Limits Upon Request**

Second Unit

Law

Second Unit Law

Government Code

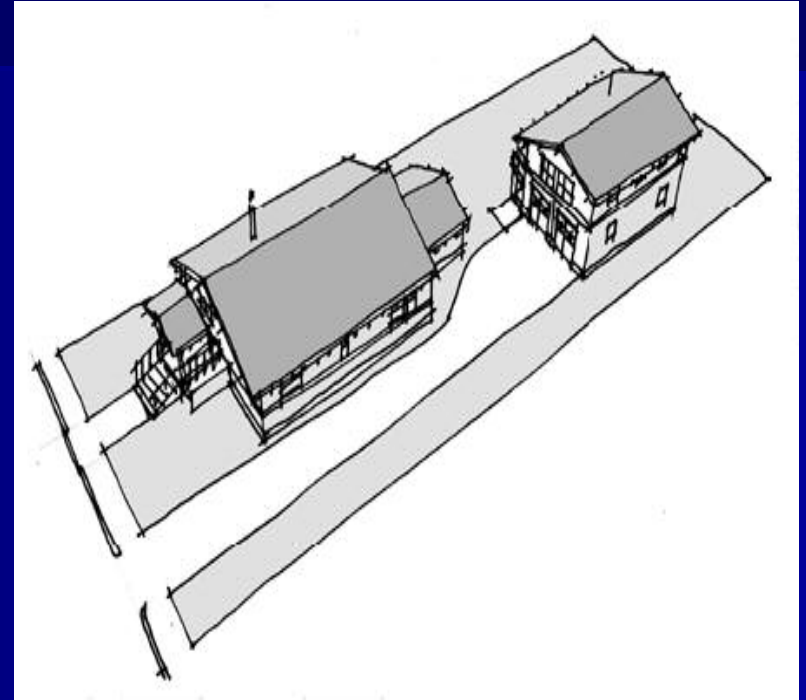
- Requires local government to establish process to consider second units.
- Requires ministerial approval.
- Requires standards that promote development of second units.
- Clarifies how to count second units to meet a local governments share of regional housing need.

Santa Cruz Accessory Dwelling Unit (ADU) Development Program

The purpose of the City of Santa Cruz Accessory Dwelling Unit (ADU) Development Program is to:

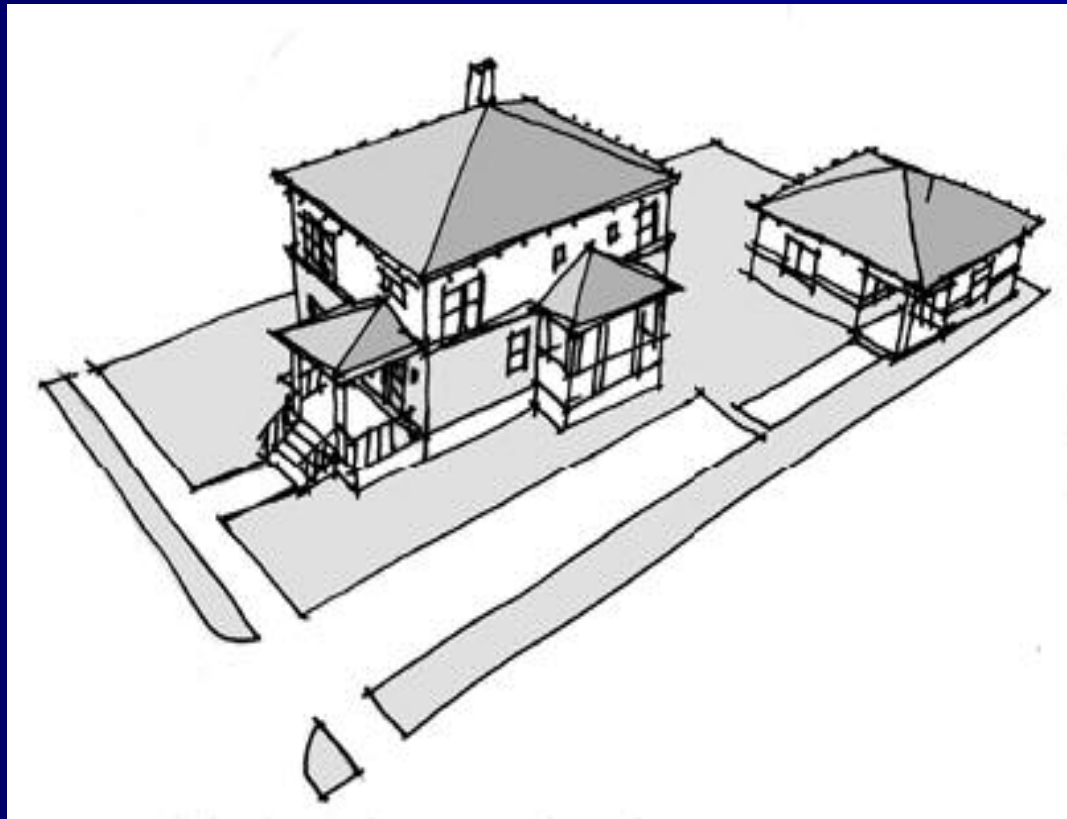
- **Implement the development of well-designed ADUs in the City of Santa Cruz;**
- **Help minimize the impact of population growth on the community by providing more rental housing in the developed core of the City;**
- **Promote infill development to help preserve the surrounding natural greenbelt;**
- **Foster the use of public transportation within the City.**

Two Story ADU over Garage



- 5' side yard setback
- 20' rear yard setback
- Parking in garage and driveway

One Story Backyard Cottage



- 5' setbacks
- Uncovered parking in driveway

Santa Cruz ADU Program Components

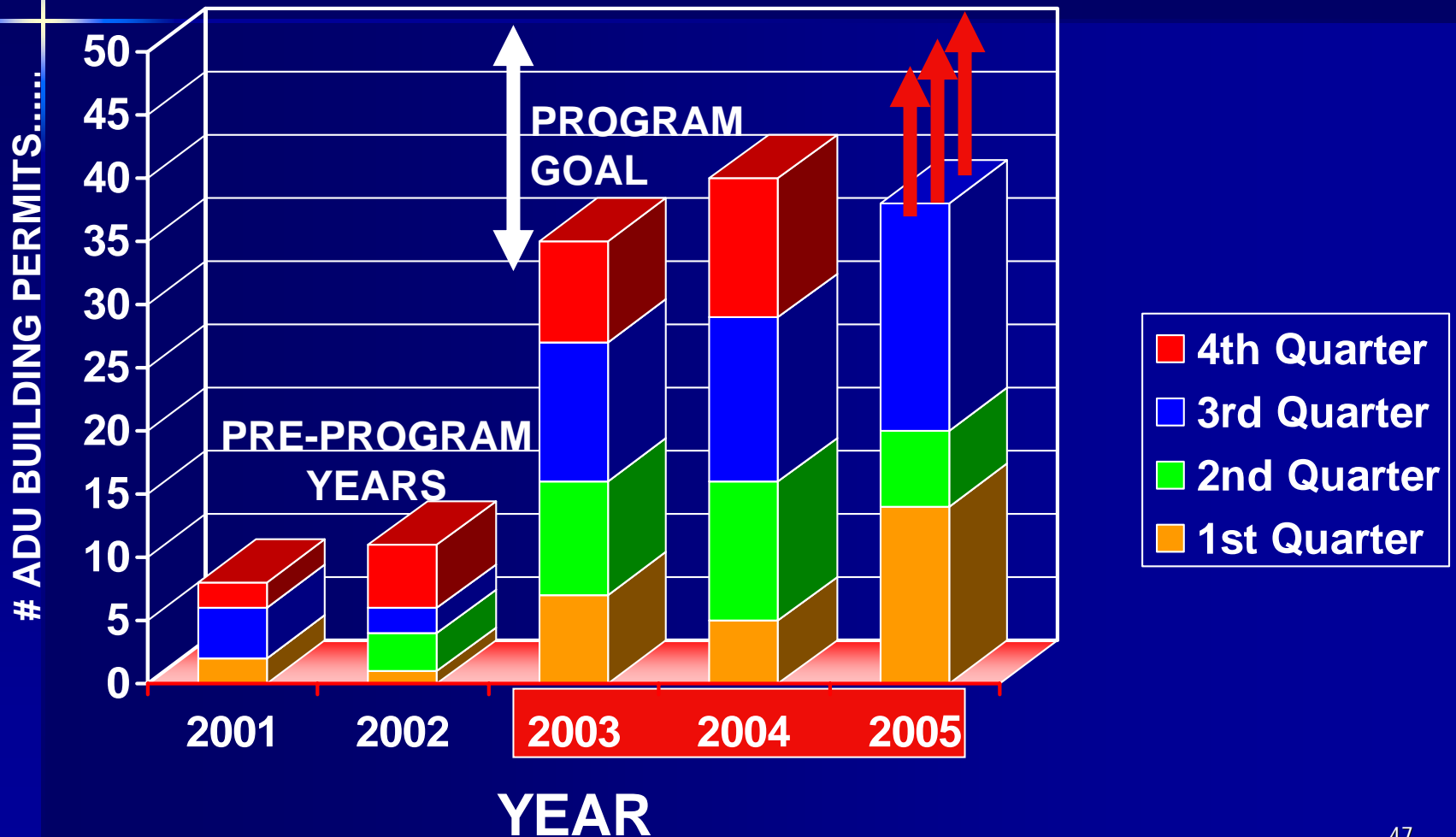
- Technical Assistance Program to assist homeowners in designing an ADU for their property.
 - An ADU Plan Sets Book containing seven ADU prototype concepts designed by local and regional architects;
 - An ADU Manual containing a step-by-step guide on how to plan, design and obtain permits for an ADU;
 - An ADU Video containing highlights from the public workshops; and
 - A Technical Assistance Program to reimbursing homeowners for up to \$100 to hire a building professional to help plan and design an ADU.

A Wage Subsidy and Apprentice Program to provide wage subsidies to licensed contractors employing apprentice workers trained by the Women Ventures Project of the Community Action Board on ADUs built within the City.

- An ADU Loan Program offering loans up to \$100,000 through the Santa Cruz Community Credit Union.

Demand has Risen

ADU Growth in Santa Cruz



Anti-Nimby Law

Anti-NIMBY Law

Gov. Code Sec. 65589.5

Developments for Low/Mod Households may not be denied unless findings are made:

- **Housing Element in compliance and RHNA met and disapproval not based on reasons prohibited by GC 65008.**
- **Development would have a specific health and safety impact and no feasible way to mitigate.**
- **Denial is necessary to comply with State and Federal Laws.**
- **Development is proposed on lands zone Agriculture or Resource Preservation and is surrounding on 2 sides by Agr. or Resource lands.**
- **Development is inconsistent with the General Plan and Zoning and locality has compliant Housing Element EXCEPT if proposed site is identified in Housing Element to accommodate low or moderate income need. Also if housing element does not identify adequate sites, this finding may not be made.**

No Net-Loss

No Net Loss of Residential Capacity Loss

Government Code Section 65863

- Inventory of adequate sites must be maintained throughout the planning period.
- Prohibition against downzoning/no net loss: limits downzoning of sites identified in housing element unless no net loss in capacity and community can still identify “adequate sites” to address the regional housing need.

Limits on Conditional Use Permits for Multifamily

Limited CUPs for Multifamily

Government Code Section 65589.4

A multifamily housing project shall be a permitted use, not subject to a conditional use permit, on any parcel zoned for multifamily housing if it satisfies specified criteria.

Least Cost Zoning

Least Cost Zoning

Government Code Section 65913

- Sufficient land must be zoned for residential use with appropriate standards, in relation to zoning for nonresidential use, to meet the housing needs for all income groups.
- Appropriate standards mean densities and development requirements must contribute significantly to the economic feasibility of producing housing at the lowest possible cost

Article XXXIV of the California Constitution

Article 34

- Requires public entities to demonstrate voter approval before they develop certain types of low-rent housing projects.
- Most jurisdictions seek voter approval for a specified number or percentage of units, rather than on a project-by-project basis.

There are numerous exclusions from Article 34

- Low income housing projects developed by private sponsors with only federal or private funding.
- Private developments with public funding with 49% or less of the units reserved for lower-income households.
- Reconstruction of a previously existing low-rent housing development.

Fair Housing Laws

Federal & State Fair Housing Laws

Prohibit discrimination by local government and individuals based on race, color, religion, sex, familial status, marital status, national origin, ancestry or mental or physical disability.

Fair Employment and Housing Acts

Gov. Code Sec. 12900 et seq. prohibits discrimination through land use practices and decisions that make housing opportunities unavailable.

Similarly, the federal Fair Housing Act (42 U.S.C. Sec. 3601 et seq., or "Title VIII") has been held to prohibit land use practices and decisions that have a disparate impact on protected groups.

U.S. Fair Housing Amendments Act of 1988

Requires local governments considering housing projects for the disabled to make reasonable accommodations in rules, policies and practices if necessary to afford disabled persons equal opportunity for housing.

(42 U.S.C. Sec. 3604(f)(3)(B)).

State Government Code Sec. 65008

Forbids discrimination against affordable or multi-family housing development proposals, developers or potential residents using planning and zoning powers.

Agencies are prohibited not only from exercising bias based on race, sex, age or religion, but from discriminating against developments because the development is subsidized or to be occupied by low or moderate income persons.

Government Code Section 65008

No local action may deny tenancy, land ownership, or the enjoyment of residence based on:

- race, sex, color, religion, ethnicity, natural origin, ancestry, lawful occupation, familial status, disability or age,
- Method of financing,
- The intended occupancy by low or moderate income households

Government Code Section 65008

Local governments may not enact or enforce ordinances that prohibit or discriminate against housing or emergency shelter because:

- Of the method of financing,**
- The owner or intended occupants are members of protected class,**
- The housing or shelter is intended to be occupied by low and moderate income households,**
- The development consists of multifamily housing, consistent with zoning and general plan even if site has not yet be rezoned to conform with more recent general plan.**

Government Code Section 65008

- Local governments may not impose different requirements on affordable projects or emergency shelters than those imposed on non-assisted housing.
- Except does not prohibit preferential treatment to facilitate development such as fee reductions, reduced development standards, etc.

Keep Up With Housing News & Publications

HCD HOUSING RESOURCE CENTER

Electronic Publications Bibliographies:

<http://www.hcd.ca.gov/hpd/biblio.html>



OCTOBER 12, 2005

AFFORDABLE HOUSING

DAVIS ENTERPRISE - To market - too soon - By Beth Curda // When city officials talk about building affordable housing for local employees, Mark Honbo is the type of person they describe. He is a UC Davis employee who grew up here, went to college in town. He had been renting an apartment and wanted to buy a home... <http://www.davisenterprise.com/articles/2005/10/11/news/081new0.txt>

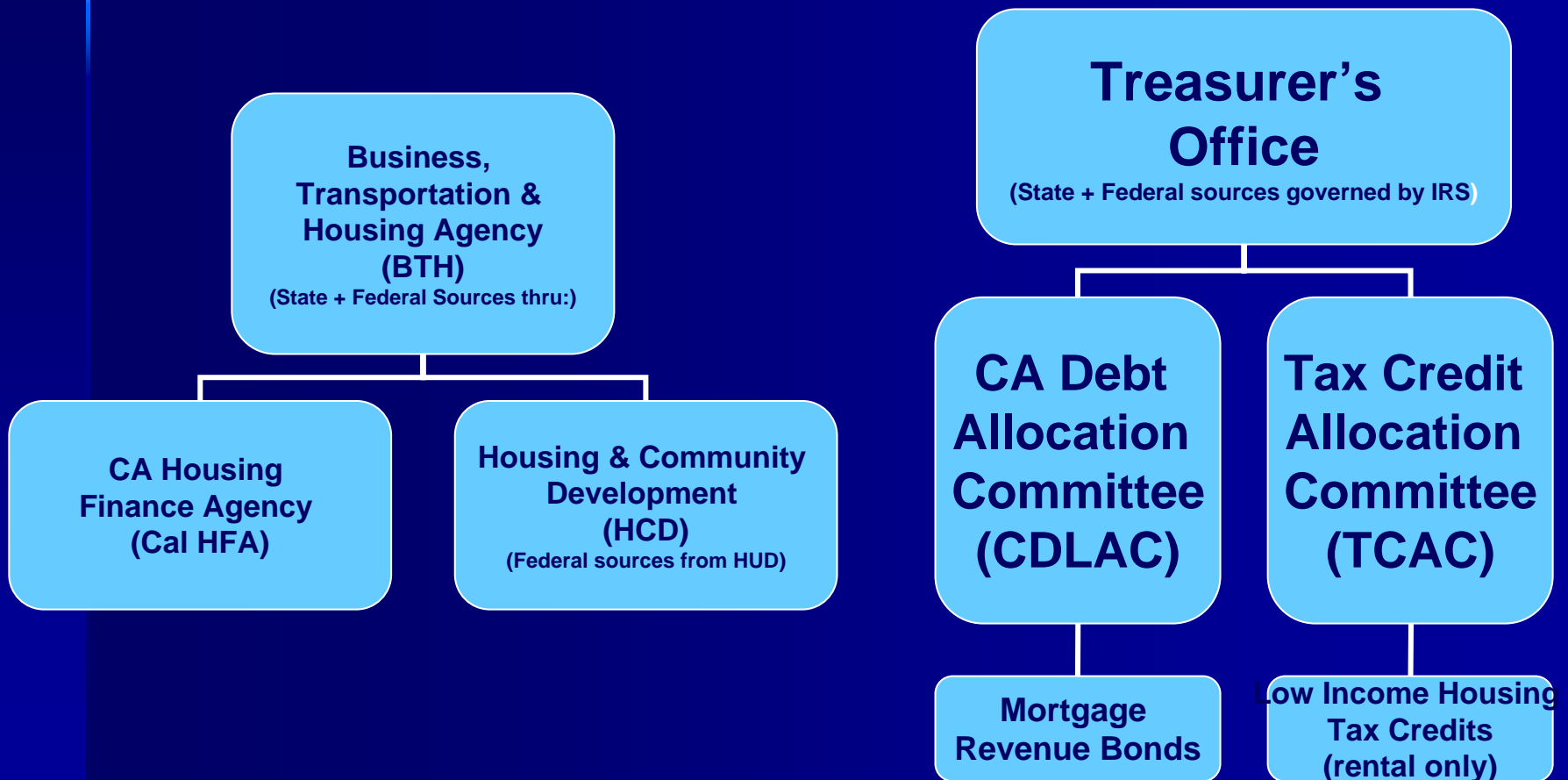
SAN FRANCISCO CHRONICLE - SAN FRANCISCO: Affordable housing proposal – by Cecilia M. Vega // San Francisco Supervisor Chris Daly proposed legislation on Tuesday that would require builders to construct more affordable homes as part of new developments in a city plagued by a lack of affordable housing...
<http://www.sfgate.com/cgi-bin/article.cgi?f=/c/a/2005/10/12/BAG1OF74N11.DTL>

THE DESERT SUN - Residential development to oust popular RV park: Panel clears way for RV park to be replaced by university-related 'attainable' housing – by K Kaufmann // Palm Desert's popular RV park may soon be replaced with a residential development aimed at providing "attainable" housing for people working at and around the University of California Riverside campus...
<http://www.thedesertsun.com/apps/pbcs.dll/article?AID=/20051019/NEWS05/510190341>

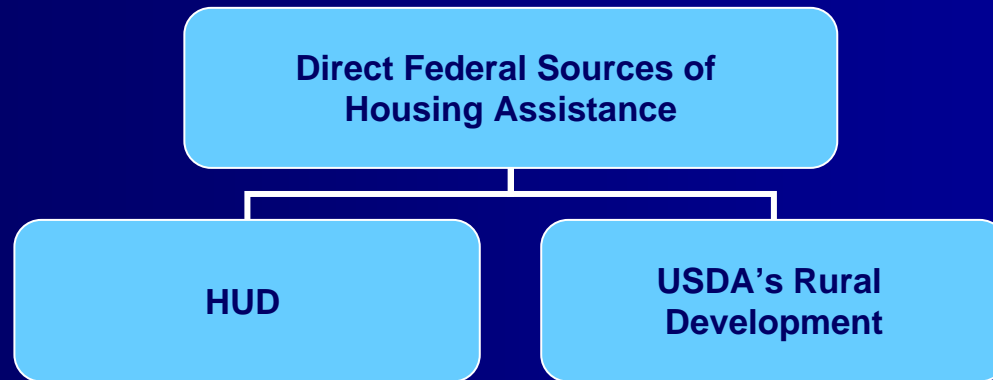
<http://www.hcd.ca.gov/hpd/news/index.html>

Financing Affordable Housing

State Housing Assistance Available on Competitive Basis



Federal Sources



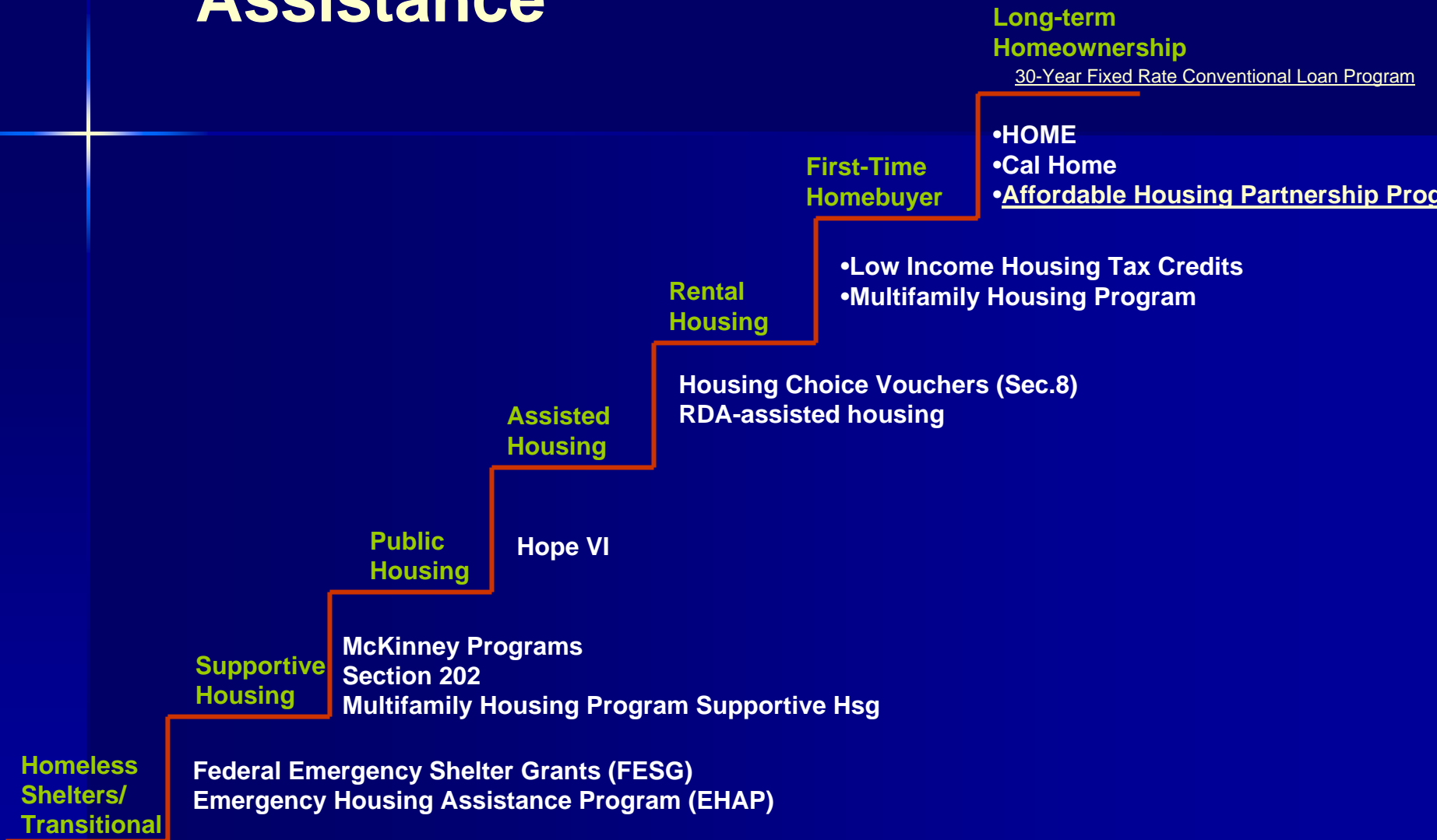
Eligible entities vary by program:

- cities and counties
- nonprofit developers
- for-profit developers

Local Funding Sources

- CDBG and HOME
- Federal Emergency Shelter
- Redevelopment
- Local Housing Trust

Continuum of Housing Assistance



California Housing Finance Agency INTEREST RATE SCHEDULE¹ Effective November 4, 2005		Interest Rate²
35 Year Fixed Mortgage Loan Program		
<i>interest only PLUS</i>		5.75%
30 Year Fixed Mortgage Loan Programs		
<i>Non High Cost Areas</i>		
Moderate Income		5.50%
Low Income ³		5.25%
Nonprofits ⁴ & Affordable Housing Partnership Program (AHPP) – <i>Low Income Only</i>		5.00%
Extra Credit Teacher Program (ECTP)		5.00%
HomeChoice Program		3.00%
Self-Help Builder Assistance Program (SHBAP) ⁴		3.00%
<i>High Cost Areas⁵</i>		
Moderate Income		5.25%
Low Income ³		5.00%
Nonprofits ⁴ & Affordable Housing Partnership Program (AHPP) – <i>Low Income Only</i>		4.75%
Extra Credit Teacher Program (ECTP)		4.75%
HomeChoice Program		3.00%
Self-Help Builder Assistance Program (SHBAP) ⁴		3.00%
DOWN PAYMENT ASSISTANCE PROGRAMS		
<i>Term matches term of first mortgage</i>		
High Cost Area Home Purchase Assistance Program (HiCAP) ⁶		7.00%
CalHFA Housing Assistance Program (CHAP)		7.00%
California Homebuyer's Downpayment Assistance Program (CHDAP)		3.00%
Homeownership In Revitalization Areas Program (HIRAP)		3.00%
Extra Credit Teacher Program (ECTP)		5.00%
HomeChoice CHAP		7.00%

HCD's State-Funded Programs

Proposition 46 Update Through June 30, 2005

	Available Thru Prop 46 (millions)	Awarded as of 6/05 (millions)	Funds Remaining (millions)
Multifamily Housing Program	\$779.0	\$490.6	\$288.4
Supportive Housing Program	\$190.0	\$73.1	\$116.9
Services Space	\$20.0	\$18.3	\$1.7
Student Housing	\$14.5	\$0.0	\$14.5
CalHome	\$96.4	\$71.4	\$25.0
BEGIN	\$72.0	\$24.0	\$48.0
Self Help Housing	\$9.5	\$4.8	\$4.7
EHAP Capital Development	\$186.0	\$98.8	\$87.2
Serna Farmworker Housing	\$106.1	\$98.5	\$7.6
Migrant Housing	\$13.3	\$5.1	\$8.2
Housing w/ Health Services	\$17.5	\$17.5	\$0.0
J/H Balance & Workforce Hsg	\$97.0	\$48.0	\$49.0
Local Hsg Trust Funds	\$23.8	\$23.8	\$0.0
Accessibility Grants for Renters	\$4.7	\$4.7	\$0.0
Preservation Repositioning	\$4.8	\$4.8	\$0.0
Code Enforcement	\$4.8	\$4.8	\$0.0
Totals:	\$1,639.4	\$998.2	\$651.2

Governor's Initiative to End Chronic Homelessness

Links Proposition 46 (Housing) and Proposition 63 (Mental Health).

- HCD: \$40 million over the next three years for development of housing for the chronically homeless.
- Mental Health Services Act: \$3 million for supportive services and rent subsidies.
- CalHFA: Construction financing.

California Housing Finance Agency

- Purchase of loans made for supportive housing.

Interagency Council on Chronic Homelessness

- Meeting with Agency Secretaries and Directors.
- \$125,000 for support of the Council.

Income Limits used for:

- setting rents or sales prices
- determining eligibility for occupancy

Income Limits are Program-Specific

http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html

Cal HFA Search 57 blocked Check AutoLink AutoFill Options Cal HFA

Search Web My Web Mail Norton Internet Security Norton AntiVirus

California Home BTH Home HCD Home Friday, December 2, 2005

Welcome to California

The Department

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- [Housing Planning and Statistics](#)

Housing & Community Development

Housing Policy Development

1. Official State Income Limits for 2005 [Plain HTML Version](#) [\(Printer Friendly\)](#)

California Health and Safety Code Sections 50079.5, 50105 and 50106 provide that the State limits for the low-, very low-, and extremely low-income categories will be the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 program. Sections 50079.5, 50105, and 50106 also direct the California Department of Housing and Community Development (Department) to publish the income limits. HUD released its new FY 2005 income limits effective February 11, 2005.

2005 HCD [State Income Limits](#) (Adobe PDF)

2. State CDBG and HOME's Table of 2005 Income Limits

This table includes income limits for the two federal programs of CDBG and HOME when administered by the State Department of Housing and Community Development. The table includes county-level income limits from HUD's release of 2005 HOME Program Limits effective March 31, 2005.

This table is not intended for use by local jurisdictions that receive these funds directly from HUD.

2005 [Income Limits for California-administered CDBG & HOME](#) (Adobe PDF)

Cal HFA's Sales Price Limits

HOMEOWNERSHIP PROGRAM SALES PRICE LIMITS

Effective 8/12/05

<u>County</u>	<u>NEW CONSTRUCTION</u>		<u>RESALE</u>	
	<u>Non-Targeted</u>	<u>Targeted</u>	<u>Non-Targeted</u>	<u>Targeted</u>
Alameda	\$ 592,765	\$ 724,491	\$ 569,633	\$ 696,218
Alpine	\$ 370,534	None	\$ 370,534	None
Amador	\$ 365,625	None	\$ 365,625	None
Butte	\$ 298,125	\$ 364,375	\$ 298,125	\$ 364,375
Calaveras	\$ 370,125	None	\$ 370,125	None
Colusa	\$ 276,158	None	\$ 276,158	None
Contra Costa	\$ 592,765	\$ 724,491	\$ 569,633	\$ 696,218
Del Norte	\$ 219,375	None	\$ 219,375	None
El Dorado	\$ 370,534	None	\$ 370,534	None
Fresno	\$ 298,125	\$ 364,375	\$ 298,125	\$ 364,375
Glenn	\$ 220,500	None	\$ 220,500	None
Humboldt	\$ 309,375	\$ 378,125	\$ 309,375	\$ 378,125
Imperial	\$ 216,533	\$ 264,651	\$ 216,533	\$ 264,651
Inyo	\$ 354,375	None	\$ 354,375	None
Kern	\$ 270,000	\$ 330,000	\$ 270,000	\$ 330,000

Affordable and Beautiful



Views at 270 Los Angeles, CA



- The project incorporates 56 units of affordable family housing
- The housing is designed to integrate the residents into an urban village oriented to a town green, while maintaining its connection to Sunset Boulevard
- Pedestrian amenities provided to integrate the project into the community include a freestanding retail structure at the corner, integrated bus shelters and retail kiosks to serve the transit users of the two Rapid Bus lines and nearby Metro subway station
- \$2,671,400 MHP loan

Holly Street Village-Memorial Park METRO Station Pasadena





Photo: The Olson Company

Heritage Walk, Pasadena

42 units/acre

Above The Line

**20 Units
for Homeless
Teens**



Manufactured Housing

Manufactured housing production in California has grown from 10th in the nation in 2001 to second in the nation in 2004.



Welcome to the Affordable Housing *Design* Advisor

If you're part of the solution to America's critical affordable housing challenge, this site is for you. The Affordable Housing Design Advisor brings together experience and ideas from successful affordable housing projects all over the country, and the people who developed, designed and built them.

Good design can make a world of difference for the people who will live in the affordable housing you help build, and for the neighborhood surrounding it. The Affordable Housing Design Advisor is here to help you at every step.

- ◆ [Quick Guide to Using This Site](#)
- ◆ [Brought to You By](#)
- ◆ [Credits and Kudos](#)

**A tool, resource, idea bank
and step-by step guide to
Design in affordable housing.**

Design is the key to affordable housing that works - for the people who live there and the entire community.



What's New

- ◆ [Green Housing - It's Here!](#)
- ◆ [AIA Affordable Green Guidelines](#)
- ◆ [AIA / HUD Secretary's Housing and Community Design Awards Call for Entries](#)

WHAT is good design?

DESIGN CHECKLIST

Hin-nu Terrace



These 92 town homes and apartments, for families and seniors with low and very low incomes, mend a deteriorating neighborhood by restoring its main boulevard with housing over shops. Family housing with a childcare center around quiet courtyards is built behind a ground-floor market, niches for street vendors, and a community center with job training, all

contribute to economic development in the neighborhood. A multi-ethnic mix of depicted in exterior murals, frieze panels, decorative tiles, and steel entry gates in the dust of sunshine.

ors and the architect wanted to recreate the er pattern of mixed-use - two to three story with retail below and housing above - as an f good planning for future developers in the od. The architecture is an interpretation of revival Style, recalling the graceful three and apartment buildings in the neighborhood. oofs, trellised balconies and warm colored ate a solid yet lively street front building ain boulevard. Behind, in the quieter interior courtyards, vivid colors define the family town homes clad in cool blue horizontal siding. Lush foliage overflows planters, he places where children play.



HISMEN HIN-NU TERRACE, Oakland, California

SPONSORS

[The East Bay Asian Local Development Corporation](#)
[San Antonio Community Development Council](#)

ARCHITECT

Design Architect: [Pyatok Associates](#)
 Architect of Record: [The Ratcliff Architects](#)

LANDSCAPE ARCH:

[Chris Patillo Associates](#)

CONTRACTOR

[James E. Roberts/Ohbayashi Corp.](#)

FUNDERS:

City of Oakland RDA
 Calif. Dept. of HCD
 Calif. Comm. Reinvest. Corp.
 Wells Fargo Bank
 Bank of the West/Bank of Calif.
 FNMA & CASH, Inc.
 CDBG & Nat. Endowment for the Arts
 Ford Found'n & James Irvine Found'n

TYPE:

Const./Perm. Loan
 Const./Perm. Loan
 Const./Perm. Loan
 Const. Loan
 Bridge Loan
 Syndication
 Grants
 Grants

RESIDENT PROFILE:

Singles, couples & families with incomes \$19,350 - \$43,800 (family of 8) per year. Incomes between 50%-60% of AMI

DEVELOPMENT TYPE:

New Construction Mixed-use Rental housing; flats and townhouses over parking and retail/commercial;

DENSITY: Flats: 85 units/acre; T'houses: 35 units /acre

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Nonprofit Housing Development and Shelter Organizations

[Affordable Housing Advocates, Santa Cruz](#)

[Affordable Housing Affiliation, Benicia](#)

[Affordable Housing Clearinghouse, Orange County](#)

[Allied Housing, Hayward](#)

[Beyond Shelter](#)

[BRIDGE Housing Corporation](#)

[Cabrillo Economic Development Corporation, Ventura/Santa Barbara](#)

[California Housing Partnership Corporation](#)

[Calistoga Affordable Housing, Inc.](#)

[Century Housing Corporation, Los Angeles](#)

California Housing Law Project

<http://www.housingadvocates.org/default.asp?ID=111>